Vitality Points

Q: What are Vitality Points?

A: Vitality Points are earned by completing goals and activities and are used to measure your participation in HumanaVitality.

Q: How many Vitality Points can I earn per plan year?

A: There is no limit to the number of Vitality Points that you can earn during a plan year.

Q: Do my Vitality Points expire at the end of the plan year?

A: You will carry over 10 percent of your earned Vitality Points from the previous plan year.

Q: Do I have to take the Health Assessment in order to earn Vitality Points in the program?

A: While taking a Health Assessment is not technically a participation requirement, you must take the Health Assessment to move from Blue to Bronze Vitality Status. You will be able to earn Vitality Points for activities completed while at Blue Status; however, you can't spend Vitality Bucks until you are at least at the Bronze status.

Q: Do preventive screenings automatically load into the system to give you Vitality Points?

A: Yes. Information will be gathered through automatic data feeds that will be used to reward Vitality Points. Please note that Vitality Points will not be rewarded until we receive claims from your provider.

Q: Can people who already maintain a healthy lifestyle still earn Vitality Points for continuing this lifestyle?

A: Yes. Those who maintain a healthy lifestyle will earn Vitality Points. They will also receive Vitality Points for having and maintaining in-range biometric screening results.

Q: How can I earn Vitality Points for fitness and exercise?

A: You can earn Vitality Points once per day, by either visiting an integrated partner health club or using a fitness device, such as a pedometer or heart rate monitor. You will only earn Vitality Points for one verified workout per day. Search for a participating health club on your personal HumanaVitality page under the Get Healthy tab. Approved Downloadable Devices: http://d2i3r43q6ffvz8.cloudfront.net/prod/blessed-20120106-08/pdf/workouts/import/device_grid.pdf

Q: Are there fitness categories that earn more Vitality Points than others (i.e., losing weight, BMI, frequency of physical activity, etc.)?

A: Vitality Points vary for each activity. The program was designed with a focus on making the most of clinical and behavioral results. The number of Vitality Points awarded for different activities also varies for each participant based upon the value of that engagement in his or her overall health risk profile.

Q: How does HumanaVitality record that I have achieved certain weight loss or exercise goals?

A: Weight loss goals can be recorded using a Vitality Check partner or your doctor. Exercise goals are tracked automatically using HumanaVitality's integrated-partner health clubs or verifiable devices.

Q: Are there specific health clubs I must join? What if I work out from home and choose not to go to a health club? Would I still be eligible for Vitality Points?

A: HumanaVitality has an extensive network of integrated-partner health clubs that members can go to for their workouts. Some of these health clubs also provide integrated activity monitoring. However, a member does not need to join a specific health club to earn Vitality Points. Vitality Points can also be earned with more than 60 <u>verifiable devices</u>, such as a pedometer or heart rate monitor, for members who exercise at home, outside, or at a non-integrated health club.

Q: How can I earn Vitality Points for working out at a partner health club?

A: Once you've registered with an integrated partner health club that sends us your information, you will earn Vitality Points. Workouts and corresponding Vitality Points may take 2-5 weeks to be awarded and display on the website.

Q: Where do I find a list of participating health clubs in my area?

A: You will be able to use a health club finder within the HumanaVitality website to find partner health clubs in your area. Search for a participating health club on your personal HumanaVitality page under the Get Healthy tab. Approved Downloadable Devices: http://d2i3r43q6ffvz8.cloudfront.net/prod/blessed-20120106-08/pdf/workouts/import/device_grid.pdf

Q: What are the health club discounts?

A: Discounts vary by partner health club and correspond to the lowest possible membership rate for the type of membership chosen. You will need to contact the partner health club for more information on HumanaVitality discounts.

Q: If a partner health club is not part of the network, but you would like to see if it can be added, what is the process?

A: You can request to refer a health club by calling the International Fitness Club Network at 1-800-866-8466, who will make every effort to add the requested health club to the partner health club network. Upon nomination, health clubs are engaged in an assessment and negotiation process in an attempt to add their club to the network. Based on the club's qualifications, responsiveness and interest in joining the network, this process is estimated to take about 8 weeks (on average). Successful partnership is not guaranteed, and significant delays may occur when criteria for health club selection are not met or when incentives are not aligned across the organizations involved. A member should check our gym locator periodically starting with the 8th week from nomination. For an update on their request, members can call our gym network administrator at 800-866-8466.

Q: How are Vitality Points tracked if not self-reported?

A: Activities are tracked using automatic data feeds from HumanaVitality's website and its broad partner network.

Q: I just completed an activity. I don't see any Vitality Points. Why not?

A: It may take 2-5 weeks after your activities are completed for points to be awarded and displayed on the website. Biometric screening results from a Concentra Partner location should be displayed within a week of your visit. Uploaded information from verifiable devices, including steps recorded on pedometers, will show up immediately. Any activities where a verification form is faxed to Humana (such as blood donation, participation in a 5K run, etc.) will likely show up within 48 hours.

Q: Can I earn points for participating in Active Health Management nurse coaching programs and Humana health coaching?

A: Yes, you will get Vitality Points for participating in any of the 35 condition management programs through Active Health Management, and you can earn credit for participating in weight management and smoking cessation health coaching. (Participants need to meet requirements for the programs. Member goals will indicate qualification.)

Vitality Bucks

Q: What is the difference between Vitality Points and Vitality Bucks?

A: You are awarded one Vitality Buck for each Vitality Point earned for completing goals and activities. You can spend Vitality Bucks in the HumanaVitality Mall on exciting rewards, such as movie tickets, music downloads, name-brand merchandise, and hotel discounts.

Q: At what point do "Vitality Points" turn into "Vitality Bucks"?

A: You are awarded with one Vitality Buck for each Vitality Point earned. There is no wait for conversion to Vitality Bucks.

Q: What is the maximum amount of Vitality Bucks you can earn in a contract year, and will any unused Vitality Bucks roll over to the following year if unused?

A: The maximum amount of Vitality Bucks in a contract year that can be earned for an adult member is 18,000. Any unused Vitality Bucks roll over to the following year.

Q: If I spend my Vitality Bucks, will I lose my Vitality Points?

A: No, when you spend your Vitality Bucks it does not deplete your Vitality Points.

Q: Do my Vitality Bucks expire?

A: Your unspent Vitality Bucks will carry over year-to-year, but you must redeem them within three years. Also, they will expire if you are no longer covered by your employer's plan.

Q: Are KEHP medical planholders the only ones capable of redeeming Vitality Bucks, or can dependents also?

A: The planholder is the only one who can redeem Vitality Bucks; however, spouse and dependents (aged 18 and over) on the same medical plan can earn Vitality Points toward the planholder's status.

Q: Why am I unable to spend my Vitality Bucks?

A: You are unable to spend Vitality Bucks for one of the following reasons:

- 1) You haven't activated your HumanaVitality membership for the current year by completing the Health Assessment.
- 2) You are no longer covered by the Kentucky Employees' Health Plan.
- 3) You are registered as a spouse or dependent. Only the planholder can spend Vitality Bucks in the HumanaVitality Mall.

Vitality Status

Q: What is a Vitality Status?

A: Your Vitality Status is based upon the number of points you and your dependents earn for completing goals and activities. The Vitality Status applies to your entire family enrolled in the plan. The more Vitality Points you earn, the greater the Vitality Status you will achieve. There are five Vitality Status levels – Blue, Bronze, Silver, Gold, and Platinum. You begin at Blue Status and once you complete your Health Assessment you move to Bronze. You will be able to earn Vitality Points for activities completed while at Blue Status; however, you will not be able to redeem any of the benefits or rewards available on the HumanaVitality program until you complete your Health Assessment. Please go to the My Vitality Statement page at our website to see the points needed to achieve each status level.

Q: Does my Vitality Status start over each year?

A: No. Vitality Status works similar to a frequent flyer program. Vitality Status earned in the current year will be carried forward to the next year, as long as you complete the Health Assessment again in that next year and maintain your activity at the current level.

Q: What is the benefit of improving my Vitality Status?

A: The benefits under HumanaVitality increase with each status level. As you achieve higher status levels, you receive perks such as higher discounts in the HumanaVitality Mall.